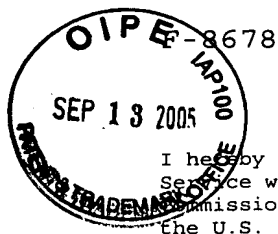


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CERTIFICATION OF MAILING OR TRANSMISSION

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*Carlos Andres Lozano*  
Signature

September 9, 2005  
Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No. : 10/821,610 Confirmation No. 1547  
Applicant : Carlos Andres Lozano  
Filed : April 9, 2004  
Title : Personalized Financial Debit-Credit Method  
and System (currently amended)  
Group Art Unit : 3624  
  
Docket No. : F-8678  
Customer No. : 24131

P R E L I M I N A R Y A M E N D M E N T

Mail Stop Amendment  
Hon. Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

S i r :

Preliminary to examination, kindly amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** begin on page 3 of this paper.

**Amendments to the Drawings** begin on page 10 of this paper and include a new sheet of drawings for the present case.

**Remarks/Arguments** begin on page 11 of this paper.